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ATTN: Examiner Steven S. Paik

Claims 1-3,6, previously allowed. Claim 4 is amended and claim 7 added.

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What is claimed is:

1. (Previously Presented) A card reader for usage with a smart card to reduce card abrasion comprising:
 - an open receptacle, where the receptacle includes at least one open side, a bottom surface, a first lateral wall, a second lateral wall and a longitudinal wall;
 - at least one placement tab, where the at least one placement tab extends from the first lateral wall, the second lateral wall and longitudinal wall into the receptacle and secures the placement of the smart card in the receptacle; and
 - a plurality of contacts residing within the receptacle where the plurality of contacts connects to a smart chip within the smart card upon placement of the smart card in the receptacle.
2. (Previously Presented) The card reader according to claim 1, wherein the plurality of contacts resiliently contact the smart chip within the smart card.
3. (Original) The card reader according to claim 1, further comprising:
 - a contact plate within the receptacle of the card reader that includes the plurality of contacts; and
 - a plurality of electrical leads from the contact plate.
4. (Currently Amended) A card reader for usage with a smart card to reduce card abrasion comprising:
 - an open receptacle, where the receptacle includes a bottom surface, a closed lateral side, a first longitudinal side, a second longitudinal side, and an at least one open lateral side;

a composite receptacle lip that extends from the first and second longitudinal sides and the closed lateral side over the bottom surface into extending over an entire length of a lateral side of the receptacle and a portion of two adjoining longitudinal sides of the receptacle to cover a portion of the receptacle and securing secures the placement of the smart card in the receptacle along the first and second longitudinal sides and the closed lateral side; and

a plurality of contacts residing within the receptacle where the plurality of contacts connects to a smart chip within the smart card upon placement of the smart card in the receptacle.

5. (Original) The card reader according to claim 4, wherein said receptacle lip resiliently maintains the smart card in contact with the plurality of contacts.
6. (Previously Presented) A method of having a card restraining tab smart card interface to reduce card abrasion comprising:
 - providing an open receptacle to minimize card area contact within a smart card reader;
 - enclosing the open receptacle on three sides of the receptacle with a first lateral wall, a second lateral wall and a longitudinal wall;
 - attaching placement tabs along the first lateral wall, second lateral wall and longitudinal wall;
 - inserting a smart card into the receptacle and engaging said placement tabs;
 - placing a contact plate within the smart card reader;
 - aligning the contact plate with a smart chip residing on a smart card; and
 - resiliently connecting the contact plate to the smart chip.
7. (New) A card reader for usage with a smart card to reduce card abrasion comprising:

an open receptacle, where the receptacle includes a bottom surface, a closed lateral side, a first longitudinal side, a second longitudinal side, and an at least one open lateral side;

a composite receptacle lip that extends from the first and second longitudinal sides and the closed lateral side into extending over an entire length of a lateral side of the receptacle and a portion of two adjoining longitudinal sides of the receptacle to cover a portion of the receptacle at a fixed and uniform spacing from the bottom surface and securing secures the placement of the smart card in the receptacle along the entire length of the receptacle lip; and

a plurality of contacts residing within the receptacle on the bottom surface in an area uncovered by the receptacle lip where the plurality of contacts connects to a smart chip within the smart card upon placement of the smart card in the receptacle.